

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

| | | |
|---------------------|---|-----------------------|
| In re: | § | Case No. 08-22577-ERW |
| | § | |
| SHARON F ZICHTERMAN | § | |
| GARY W ZICHTERMAN | § | |
| | § | |
| Debtor(s) | § | |

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 a.m. on 11/24/2010, in Courtroom 744, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/27/2010

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 08-22577-ERW
§
SHARON F ZICHTERMAN §
GARY W ZICHTERMAN §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$50,004.85
and approved disbursements of \$41,812.70
leaving a balance on hand of¹: \$8,192.15

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$8,192.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|----------------------------|---|-----------------------------|
| DAVID P. LEIBOWITZ, Trustee Fees | \$4,250.49 | \$0.00 | \$4,250.49 |
| DAVID P. LEIBOWITZ, Trustee Expenses | \$66.08 | \$0.00 | \$66.08 |
| Leibowitz Law Center/Lakelaw, Attorney for Trustee Fees | \$3,000.00 | \$0.00 | \$3,000.00 |
| Leibowitz Law Center/Lakelaw, Attorney for Trustee Expenses | \$32.47 | \$0.00 | \$32.47 |

Total to be paid for chapter 7 administrative expenses: \$7,349.04
Remaining balance: \$843.11

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$843.11

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$843.11

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$34,572.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amt. of Claim | Interim Payments to Date | Proposed Amount |
|-----------|---|-----------------------|--------------------------|-----------------|
| 1 | Discover Bank/DFS Services LLC | \$5,477.55 | \$0.00 | \$133.58 |
| 2 | Recovery Management Systems Corp. For GE Money Bank,dba PEP BOYS/CAR CARE | \$182.77 | \$0.00 | \$4.46 |
| 3 | Recovery Management Systems Corp./For GE Money Bank,dba CARE | \$4,687.84 | \$0.00 | \$114.32 |
| 4 | American Express Centurion Bank | \$5,413.14 | \$0.00 | \$132.01 |
| 5 | eCAST Settlement Corporation/ Household Finance Corporation | \$14,905.26 | \$0.00 | \$363.49 |
| 6 | Recovery Management Systems Corp./Walt-Mart Discover Card | \$2,763.04 | \$0.00 | \$67.38 |
| 7 | TARGET NATIONAL BANK | \$1,142.82 | \$0.00 | \$27.87 |

Total to be paid to timely general unsecured claims: \$843.11
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-22577

User: dross
Form ID: pdf006

Page 1 of 1
Total Noticed: 26

Date Rcvd: Oct 29, 2010

The following entities were noticed by first class mail on Oct 31, 2010.

db/jdb +Sharon F Zichterman, Gary W Zichterman, 5924 W. 75th Place, Burbank, IL 60459-3203
aty +Mark D Weisman, Law Office of Mark D. Weisman, 100 W Monroe Ste 1310,
Chicago, IL 60603-1944
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
12553908 Amercian Express, P.O. Box 981535, El Paso, TX 79998-1535
12818694 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12553909 Best Buy, Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
12553910 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
12553912 Countrywide Home Loans, SVB-314, P.O. Box 5170, Simi Valley, CA 93062-5170
12553914 DJO, P.O. Box 515471, Los Angeles, CA 90051-6771
12553915 +HFC, 108 Commons Drive, Chicago Ridge, IL 60415-1285
12925547 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480
12553917 Lane Bryant, P.O. Box 84047, Columbus, GA 31908-4047
12553918 +Loyola University Physicians, c/o Nationwide Credit, 9919 Roosevelt Road,
Westchester, IL 60154-2774
12995869 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12553920 Target, P.O. Box 1581, Minneapolis, MN 55440-1581
12553921 +Utah Medical Products, 7043 South 300 West, Midvale, UT 84047-1048
12553923 WaMu, P.O. Box 9016, Pleasanton, CA 94566-9016
14167261 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Oct 29, 2010.

12553911 E-mail/PDF: gecsed@recoverycorp.com Oct 30 2010 02:59:19 Care Credit, c/o GE Money Bank,
P.O. Box 981127, El Paso, TX 79998-1127
12553913 E-mail/PDF: mrdiscn@discoverfinancial.com Oct 30 2010 02:53:31 Discover Card,
P.O. Box 15192, Wilmington, DE 19850-5192
12745717 +E-mail/PDF: mrdiscn@discoverfinancial.com Oct 30 2010 02:53:31
Discover Bank/DFS Services LLC, POB 3025, New Albany Ohio 43054-3025
12553919 E-mail/PDF: gecsed@recoverycorp.com Oct 30 2010 02:59:19 PEP Boys/GE Money Bank,
c/o Recovery Mgmt Systems Corp, 25 SE 2nd Ave., Ste 1120, Miami, FL 33131-1605,
Attn Ramesh Singh
12813158 +E-mail/PDF: rmscedi@recoverycorp.com Oct 30 2010 02:59:19
Recovery Management Systems Corporation, For GE Money Bank, dba CARE CREDIT/GEMB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12947426 +E-mail/PDF: rmscedi@recoverycorp.com Oct 30 2010 02:59:19
Recovery Management Systems Corporation, For GE Money Bank, dba WAL-MART DISCOVER CARD,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12813093 +E-mail/PDF: rmscedi@recoverycorp.com Oct 30 2010 02:59:19
Recovery Management Systems Corporation, For GE Money Bank, dba PEP BOYS/CAR CARE ONE/GEMB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12553922 E-mail/PDF: gecsed@recoverycorp.com Oct 30 2010 02:59:18 Wal Mart Discover, P.O. 981064,
El Paso, TX 79998-1064

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
12553916 ##Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2010

Signature:

